

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16–33633–RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wilma J Spray
71 Midwood Road
Teaneck, NJ 07666

Social Security No.:
xxx–xx–6784

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 7, 2017.

On 1/2/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: February 7, 2018
Time: 09:00 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 4, 2018
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Wilma J Spray
 Debtor

Case No. 16-33633-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db
 516544560 +Wilma J Spray, 71 Midwood Road, Teaneck, NJ 07666-5607
 516544561 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 516733772 +Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516567512 +Granite State Management & Resources, POB 3420, Concord, NH 03302-3420
 516544562 +Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420
 516781596 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
 516544563 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
 516544564 +Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 516544565 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
 516544566 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408)
 516593419 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2018 21:59:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 04 2018 21:59:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsed@recoverycorp.com Jan 04 2018 22:06:31
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516762490 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 04 2018 22:13:30
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 516704408 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2018 22:13:23
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 516694876 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2018 22:13:23
 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,
 Norfolk VA 23541
 516694879 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 04 2018 22:13:23
 Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067,
 Norfolk VA 23541
 516654620 +E-mail/PDF: gecsed@recoverycorp.com Jan 04 2018 22:06:31 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin
Form ID: 185

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Russell L. Low on behalf of Debtor Wilma J Spray rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com
TOTAL: 7